

FILED
3/3/21 11:10 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Case No. 19-24140-GLT
	:	
MICHELLE OLAH	:	Chapter 7
	:	
<i>Debtor(s)</i>	:	Related to Dkt. No. 62
	:	Hearing: March 18, 2021 at 9:00 a.m.
Natalie Lutz Cardiello	:	
	:	
Applicant	:	
	:	
vs	:	
	:	
No Respondents	:	

ORDER OF DISTRIBUTION

Upon consideration of the Trustee's Final Report and Proposed Distribution, the Trustee, Natalie Lutz Cardiello, Esquire, is hereby ordered and directed to (i) distribute to the parties in interest listed in the Proposed Distribution, estate monies in the amounts indicated in such Proposed Distribution, within ten (10) days after the appeal period for this order expires, and (ii) transmit to the United States Trustee, within one hundred twenty (120) days after the appeal period for this order expires, statements for all estate deposit or investment accounts indicating zero balances and all cancelled checks corresponding to disbursements of estate funds as shown in the Trustee's Proposed Distribution. In the event that the Trustee is notified that a debt for which a valid Proof of Claim was filed has been otherwise satisfied, either in full or in part, and the funds paid to any such creditor are returned to the Trustee, the Trustee may distribute the funds so returned in the same manner as approved by this Order, except that the Trustee shall not distribute any funds in connection with the claim with regard to which said funds have been returned to the Trustee.

ENTERED BY DEFAULT

Prepared by: Natalie Lutz Cardiello, Esquire

Dated: March 3, 2021



GREGORY J. TADDONIO jah
United States Bankruptcy Judge

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-24140 GLT

Case Name: OLAH, MICHELLE

Trustee Name: Natalie Lutz Cardiello, Esquire

Balance on hand \$ 10,000.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 4,500.00	\$ 0.00	\$ 4,500.00
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$ 237.80	\$ 0.00	\$ 237.80
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 1,762.50	\$ 0.00	\$ 1,762.50

Total to be paid for chapter 7 administrative expenses \$ 6,500.30

Remaining Balance \$ 3,499.70

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 9,959.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 35.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	SEVENTH AVENUE	\$ 527.93	\$ 0.00	\$ 185.51
000002	AMERICAN EXPRESS NATIONAL BANK	\$ 2,155.70	\$ 0.00	\$ 757.50
000003	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 346.15	\$ 0.00	\$ 121.63
000004	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 6,124.89	\$ 0.00	\$ 2,152.24
000005	VERIZON	\$ 804.83	\$ 0.00	\$ 282.82

Total to be paid to timely general unsecured creditors \$ 3,499.70

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

In re:
Michelle Olah
Debtor

Case No. 19-24140-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 03, 2021

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db	#+ Michelle Olah, 1700 Patrick Place, Apartment T20, South Park, PA 15129-9258

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	on behalf of Attorney Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: culy

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Date Rcvd: Mar 03, 2021

Form ID: pdf900

Total Noticed: 1

Rebeka Seelinger

on behalf of Debtor Michelle Olah rebeka@seelingerlaw.com

TOTAL: 6